

## Unit One

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# Introduction To Disaster Assistance

**T**hose who have never experienced a disaster may find it hard to anticipate all the ways a disaster could affect them. This unit begins with a scenario that dramatizes a major flood; it highlights many of the needs that result from disasters and the actions typically taken to meet them. This scenario describes the disaster's impact on the community, showing actions governments and other agencies could take to respond to such a disaster and to help the community recover from its damage. It also introduces actions that communities and individuals can take to lessen the impact of disasters on homes and

In this unit, you will learn about:

- ◆ The purpose of disaster assistance.
- ◆ Overall responsibilities of local communities, voluntary agencies, states, and the Federal government.
- ◆ Common misconceptions about Federal disaster assistance.

businesses. Following the scenario is an overview of disaster assistance that provides information on what help might be available at the local, State, and Federal levels. Finally, this overview discusses the false beliefs some people hold about the role of the Federal government in disasters.

## A DISASTER STRIKES

The disaster story you are about to read describes an event that is common in many parts of the United States—a flood. Floods are the natural events that most frequently result in the loss of lives and property damage, claiming an average of 263 lives every year. Although this example deals with the flooding of a river, many of the consequences described could also result from a hurricane, earthquake, or tornado.

### The Centerville Flood

Before the flood, rain fell steadily for several days. An unusually wet season had already left the ground saturated and unable to absorb much more rainwater.



*Many of Centerville's streets looked more like rivers.*

Because of the geographic characteristics of the region and the path of the nearby river, minor flooding has always been common in the area. However, the National Weather Service had provided information that alerted local officials to a more serious possibility—the occurrence of a major flood that had the potential to threaten lives and property and would even necessitate a major evacuation.

Local officials carefully monitored water levels and continued to coordinate frequently with the National Weather Service. As it became apparent that the rising water was indeed creating flood conditions much more threatening than the minor floods of the past, local officials alerted the state emergency management agency. Warnings were issued in the local media advising residents that serious flooding was possible and that they should be prepared to evacuate. When flood waters finally overflowed the river banks, many



*Outlying communities also experienced flooding.*

telephone and electricity lines came down in affected residential areas. A number of residential streets were so severely flooded that they looked like rivers. Partially submerged vehicles—abandoned by owners seeking safety and higher ground—littered the streets.

Local television and radio stations announced that an emergency was being declared by the local government and that the town's emergency response plan was being activated. Residents of low-lying areas were advised to evacuate and directed to use particular routes to reach designated shelters (operated by the American Red Cross and other voluntary agencies) located a safe distance from the flooded area. Waters were rising so rapidly in the heavy rain that people had to be evacuated from some neighborhoods by boat.

In areas where power lines and phone lines were down, only people with battery-operated televisions or radios could receive the call to evacuate. Many residents could not make phone calls to obtain information; those who could frequently received busy signals. Some who tried to drive to safety were unfamiliar with which routes could still be traveled and were injured on flooding highways.

Others underestimated the floodwater's power and tried to walk through flooding streets. Because it is possible to be swept away by only a foot of water, additional injuries occurred as a result of this error in judgment.



*In the wake of the flood, many homes were uninhabitable and many businesses required major repairs before they could reopen.*

As waters continued to rise, exposed power lines, structural damage, and floating debris posed safety hazards. Major transportation routes were at risk. Pieces of damaged buildings and other debris created a dam, causing the floodwaters to spread out yet further into the community. The earthen flood-protection works were weakening.

Many homes, businesses, and important structures such as hospitals and nursing homes were damaged. Medical facilities that were still intact were overwhelmed with people seeking help. Every community in the area experienced some devastating damage from the flood.

Outlying semi-rural areas were damaged as well as Centerville. In these areas, people had a harder time reaching medical assistance because the distance to be traveled through hazardous conditions was much greater. Local government officials again contacted the state emergency management agency. They informed the state that the situation had surpassed the local capability to respond and requested assistance.

Acting on information provided by local officials, the State declared Centerville a disaster area. As the situation continued to worsen, the State asked regional officials representing the Federal Emergency Management Agency (FEMA) to conduct a preliminary damage assessment. Damage assessment teams (which included representatives of local, State, and Federal agencies) immediately

recognized the severity and magnitude of the damage. The flood-protection works had failed. Devastation had by then spread over a number of jurisdictions in an extended geographic area, and many buildings, facilities, and institutions were destroyed or inoperable. The flood had done major damage to businesses that provided essential goods and services such as medicine, food, hardware, and clothing. One school was severely damaged. Hundreds of homes were washed away, destroyed, or rendered uninhabitable by the floodwaters. Many people had lost their property or suffered injuries.

The damage was so severe that it seemed unlikely that local and State governments could meet the disaster-related needs of the community. The Governor consulted with local and State emergency management/officials, as well as FEMA regional staff. The damage assessment reports were reviewed, needs identified, and the capacity of available resources considered. On the basis of this



*Every community is vulnerable to some type of disaster, but once the disaster has occurred it is too late for effective planning. Communities—and individuals—can take steps **before** disasters occur to reduce the threat to lives and property.*

information, the Governor decided to submit a request through FEMA that the President declare the area a major disaster. The President issued the declaration to provide the assistance requested by the Governor.

Most residents eventually made their way to shelters and were reunited with other family members and neighbors who could not be located during the evacuation. Others chose to stay temporarily with relatives or friends outside the disaster area.

After the disaster, many residents were eager to return home; but nothing, perhaps, could have prepared them for the conditions they had to confront on their return. In most of the affected homes, the water line on the walls was clearly visible, and a thick carpet of dirt and mud covered the floor. Most people found extensive damage to their personal belongings and homes. Some found that their insurance would not cover as much of their losses as they had assumed.

It became clear that the flooding had damaged parts of the community's streets and utilities, along with some public facilities and businesses. Small businesses, in particular, had suffered significant losses. Business owners were concerned about the future. Large amounts of inventory had been lost, and it would take a long time to repair structural damage. In the meantime, some businesses could not operate.

Federal, State, and local officials were working together, coordinating recovery efforts. A large-scale cleanup and recovery effort had begun even before the Presidential declaration. Debris removal teams were at work, and utility staff toiled to restore services. Businesses that



*After the Centerville flood, residents returned to find extensive damage to their homes and property.*

were not severely damaged opened in an effort to get the community going and provide essential goods and services. But damage was severe and widespread; many families and individuals had to live in relatively poor conditions in spite of the relief provided. Electricity was not available in many areas for some time, and transportation out of the damaged areas continued to be difficult.

As they returned to their homes, residents were asking some basic

questions:

- While my home is uninhabitable, where can I live?
- How can I get assistance to repair my home?

- How can my company recover from the loss of business as repairs are made?
- Where can I get help to restore my farm or ranch?
- What could I do to protect myself better from another disaster?

Announcements in all the media informed residents how to apply by telephone for assistance to repair damaged homes and businesses. Some were found eligible for financial assistance from the Federal and State governments, while others were able to rely only on insurance and personal savings.

As residents began to rebuild, some were already trying to think ahead. How could they be better prepared?

## THINKING ABOUT DISASTERS

*A Citizen's Guide to Disaster Assistance* is intended to answer questions community members must face when disaster occurs. It will also suggest appropriate actions that could be taken prior to, during, and after a disaster to reduce injury and damage to property.

Unfortunately, some communities learn how to prepare for a disaster and reduce its effects only after having experienced one. It is then that they make major improvements in emergency plans, operational procedures, mitigation planning, and family preparedness activities and strengthen their defenses. But it is essential to begin planning *before* a disaster occurs. This course provides the benefit of insights drawn from the experiences of other citizens, communities, and disaster assistance professionals. It explains how planning and preparing *now* can lessen the effects of future disasters and the need for assistance.

Just what do we mean by an “emergency” or a “disaster”? For the purposes of this course, both terms refer to events that result in significant harm to lives and/or property, as well as disruption to normal patterns of living. Sometimes governments make important legal distinctions among the terms “emergency,” “disaster,” and

“major disaster.” Each government may define these terms differently for legal purposes.

Individuals and families can take actions that will reduce the injury to people and damage to property that often results from natural disasters (such as a flood) and technological disasters (such as a hazardous materials spill in a densely populated area). By making an effort to plan *before* an event (such as a flood) and identify the best actions to take *during* the occurrence, people can minimize the damages and disruptions and facilitate the return to normal *following* the emergency or disaster.

## OVERVIEW OF DISASTER ASSISTANCE

Almost every one of us lives in a community that is vulnerable to some type of disaster, and many are exposed to several hazards. The threat of loss of lives and property is very real and national in scope. Government organizations at all levels—local, State, and Federal—share the common goal of preventing or lessening the effects of disasters caused by earthquakes, floods, hurricanes, tornadoes, and other natural or technological events. Over the years, government agencies have worked with private and voluntary agencies to plan and coordinate disaster-related activities at all levels.

Individuals, families, and communities who are or may be affected by disasters are considered full participants in the preparedness process. Indeed, disaster assistance in the United States is provided within a framework that assumes every individual, family, and community will plan and respond within the limits of existing resources *before* other assistance may be made available. This framework can be envisioned as a pyramid. Each step to higher authority is predicated upon the inability of the preceding authority to meet emergency needs adequately. Across this country, thousands of emergencies occur each year. The majority of these are handled by local government. Local emergency management crews—fire and police units, emergency medical and rescue personnel—provide immediate aid and protection to people and property.

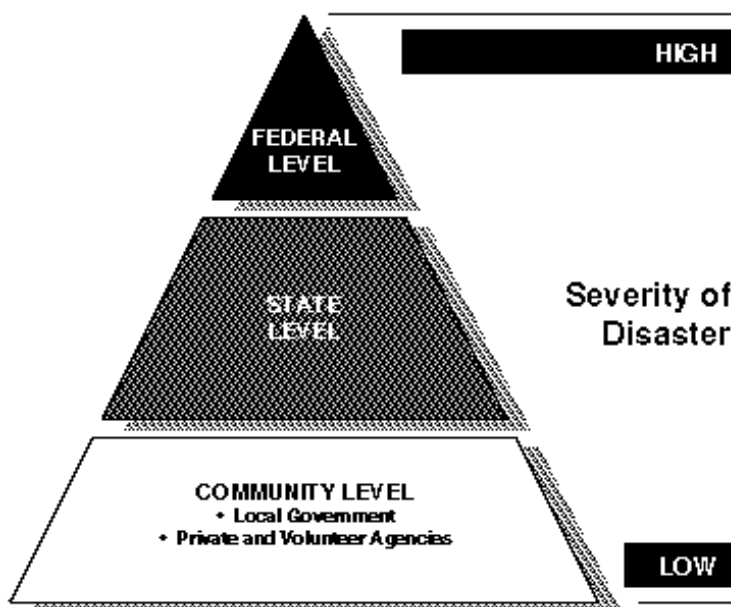


The emergency response teams are joined by private and nonprofit organizations—the American Red Cross, the Salvation Army, churches, and other humanitarian groups—who provide emergency food, shelter, clothing, and other emergency needs. Public and private utility company crews move in to restore vital power, transportation, and communications lines.

If local officials need outside assistance, the Governor may find it appropriate to declare a state of emergency in the affected area, thus freeing state resources to provide the appropriate response and recovery activities. For example, the state National Guard can provide security, transportation, medical services, food, and temporary shelter. In Unit Two, you will learn more about how local and State governments, as well as voluntary agencies, help communities when emergencies occur.

At any time in a disaster, local government or State officials may turn to a number of Federal agencies for assistance. Many of these agencies can act quickly to provide some types of assistance under their own statutory authorities, independent of other Federal action. For example, the U.S. Coast Guard and the armed forces may assist in search and rescue operations if needed.

When a disaster situation is so severe that it is beyond the capabilities of local and State resources (even when supplemented by private and voluntary agencies and some limited Federal assistance),



*Although three levels of involvement are possible in the disaster relief process, only unusually serious emergencies that require extensive resources result in requests for Federal—or even State—assistance.*

the Governor may request that the President declare a major disaster. Presidential approval of a Governor's request for Federal supplemental assistance activates a wide range of disaster assistance programs provided through several Federal agencies. Under the Federal Response Plan, representatives of these agencies will move into the disaster area to supplement response efforts if required. FEMA coordinates these response efforts and can also provide short-term and long-term recovery assistance.

While a wide range of Federal programs are available to aid disaster victims, it should not be assumed that all of them will be activated. The determination as to which programs will be provided is made based on actual needs found during the damage assessment and/or on the basis of subsequent information.

In Units Three and Four you will learn more about Federal assistance, which is the primary focus of this course. In Unit Three, "Overview of Federal Assistance," you will learn how the Federal government provides assistance to communities and the types of programs available. Unit Four, "Federal Disaster Assistance in Action," will describe how this help would be made available to you, your family, and your community.

Finally, in Unit Five, "The Citizen's Role in Disaster Preparedness," you will learn about steps you can take to prepare your family for disaster and reduce the risk of injury and financial loss.

## COMMON MYTHS AND MISCONCEPTIONS ABOUT FEDERAL DISASTER ASSISTANCE

1. *The Federal government has total responsibility for disaster recovery.*



The local government is primarily

responsible for preparing for disasters that might affect a community and helping residents recover from such events. The great majority of disasters are handled successfully at the local level. State and Federal resources are intended to assist the community *only when the community's own resources are not sufficient.*

*Local emergency response includes immediate aid and protection to safeguard lives and property and restore basic services, such as electric power.*

2. *The objective of Federal disaster assistance is to "fix everything."*

As much as we may wish otherwise, once a disaster has seriously impaired our homes and our communities, they may never be exactly the same. Nor will disaster assistance ever be adequate to restore everything that was lost by all those affected. The individual's own provision, especially insurance, must be used to ensure that losses can be recovered. Federal assistance will, in general, be used only for necessary expenses not met through other programs. Some of the Federal programs (such as loans from the Small Business Administration) cover most items that were lost, but not everyone is eligible. Other programs assist with only a portion of the losses or are intended only for serious needs.

3. *Everyone in the disaster area is eligible to receive Federal disaster assistance.*

As part of the application process, applicants will have to demonstrate that they meet the eligibility requirements for each particular type of aid they are requesting.

4. *When Federal agency representatives arrive, they will immediately distribute money to disaster victims.*

Individuals and families will need to plan to use their own resources and financial reserves until Federal funds can be released. An application process must be completed before assistance becomes available. Often, it takes several weeks for the Federal government to review requests for financial assistance and to issue funds to those who meet eligibility requirements. Most Federal assistance is in the form of a loan that must be repaid rather than an outright grant.

5. *Money received for Federal disaster assistance can be used as the recipient thinks best.*

Monetary assistance is given for a specific purpose. The recipient must use the money to meet the need for which assistance was provided and must comply with specific regulations applicable to each type of assistance. If the assistance is in the form of a loan, recipients must be judged able to pay back the loan.

6. *Federal aid replaces the need for insurance.*

Individuals, families, and businesses should all carry adequate insurance to meet their needs in the event of a disaster. It is not the purpose of Federal assistance to duplicate protection available through insurance plans. Federal assistance is provided to address only the most basic disaster-related needs not covered by other means. Besides, most disaster events are not Presidentially declared disasters, so Federal assistance is often not available.

Disaster assistance may be granted in the form of a loan rather than as an outright cash award. For geographical areas subject to floods, such as the one in the Centerville scenario, the Federal government ensures that residents of participating communities can receive appropriate insurance coverage through its National Flood Insurance Program (NFIP). In addition, flood insurance coverage is required as a condition to receiving Federal disaster aid for permanent repair or reconstruction of any structure located within an identified floodplain. You may wish to contact your local emergency preparedness office, the local building or zoning official, or your insurance agent to find out whether your local community is a participant.



*Families that live in communities that participate in the National Flood Insurance Program are eligible to purchase flood insurance. This coverage is a condition to receiving Federal aid to permanently repair or reconstruct houses located in an identified floodplain.*

## SUMMARY

Systematic planning and action by local, State, and Federal governments are essential to ensuring effective response to, and recovery from, disasters. Reducing potential losses begins with hazard mitigation planning at the local level. Local officials are responsible for using resources appropriately to prepare for and deal with the emergency, while voluntary agencies supplement local resources in ways determined by the community plan. When local and voluntary agency resources are not adequate, State governments will assist local governments in dealing with the emergency. Likewise, voluntary agencies such as the American Red Cross may call on the resources of their national organizations. If the event is

serious enough, the Federal government may provide additional assistance to supplement local and State resources.

In spite of many commonly held misconceptions, the Federal government will not assume total responsibility for fixing disaster damages, and everyone is not eligible for Federal assistance. Assistance that might be offered includes loans that would be available only to those with demonstrated needs and the ability to repay the loans. It is wise to carry appropriate insurance to ensure adequate reimbursement for losses. ♦

## Check Your Memory

### (Answers on page K-1)

1. Which of the following could be correctly described as the first line of defense in the event of an emergency?
  - a. The Federal government.
  - b. The State government.
  - c. The local government.
2. The type of Federal disaster assistance provided depends largely on which of the following?
  - a. Where the disaster occurs.
  - b. The type of disaster that occurs.
  - c. The duration of the disaster.
  - d. Documented needs.
3. Most communities are vulnerable to some type of disaster.
  - a. True
  - b. False
4. Which of the following is a *misconception* about Federal disaster assistance?
  - a. Assistance is generally in the form of loans.
  - b. The objective of disaster assistance is to fix everything.
  - c. The Federal government is by no means totally responsible for a community's disaster recovery.
  - d. Everyone is not eligible for every form of Federal assistance.
5. The majority of emergencies that occur in the U.S. each year require Federal disaster assistance.
  - a. True
  - b. False

